

What is claimed is:

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1. A data processing system for executing an e-financial transaction in an account having at least one customer specified secure parameter, comprising:
a central controller including a CPU and a memory operatively connected to said CPU;
a least one terminal, adapted for communicating with said central controller, by transmitting the secure parameter to said central controller;
said memory in said central controller containing a program, adapted to be executed by said CPU, for executing e-financial transaction for the secure parameter;
wherein said central controller receives the secure parameter from said terminal and executes the e-financial transaction for the account based upon the secure parameter.
2. The system according to claim 1, wherein the terminal comprises an input/output device, wherein the terminal is further adapted to transmit customer information to said controller, and said program in said memory executes the financial transaction in the account having the secure parameter based upon the customer information.
3. The system according to claim 2, wherein the customer information comprises an account identifier that specifies a pre-existing bank accent, and said secure parameter comprises a password.

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4. The system according to claim 1, wherein said program in said memory is adapted to receive a customer acceptance via said terminal to enter into an account having the secure parameter and charge the customer the calculated amount of funds by debiting the customer's account and transferring the funds to a bank account specified by the customer.
5. The system according to claim 2, wherein the input/output device comprises an electronic vault, a microcomputer chip or a smart card.
6. The system according to claim 3, wherein the password is transferred using an encryption technology.
7. A method of executing an e-financial transaction having at least one customer specified secure parameter using a central controller including a CPU and a memory operatively connected to said CPU and containing a program adapted to be executed by said CPU for calculating the amount of funds, and a terminal adapted for communicating with said central controller, the method comprising the steps of:
transferring a specified amount of funds to the central controller through an electronic fund transfer or cash, receiving an input/output device and a secure password from the central controller, executing the e-financial transaction by; inputting the secure password and bank information to the central controller via the terminal;

processing a program to execute the e-financial transaction transmitted by the secure password, the amount of funds having the password security; and outputting the calculated funds from the controller to a bank account specified by the customer.

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8. The method according to claim 7, further comprising the step of inputting customer information to the controller via the terminal, and wherein the step processing the program further comprises calculating the amount of funds based on the customer information.
9. The method according to claim 7, wherein the step of inputting the customer information further comprises inputting an account identifier that specifies a pre-existing bank account.
10. A data processing system for executing an e-financial transaction having at least one customer specified secret password, comprising:
a CPU;
a memory operatively connected to said CPU,
said memory containing a program, adapted to be executed by said CPU, for receiving the secret parameter and calculating the amount of funds having the secret password; and
input/output device, operatively connected to at least one of said memory and said CPU, for input of the secret password and for output of the funds.

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11. A method of executing an e-financial transaction having at least one customer specified secret password using a CPU and a memory operatively connected to said CPU and containing a program, adapted to be executed by said CPU, for calculating a price, the method comprising the steps of:

- receiving the secret password;
- executing the program in the CPU for calculating;
- the amount of funds having the secret password; and
- outputting the funds.

12. Computer executable process steps, stored on a computer readable medium, for executing an e-financial transaction having at least one customer specified secret password, comprising:

- a step to receive the secret password;
- a step to calculate the amount of funds having the password; and
- a step to output the funds.